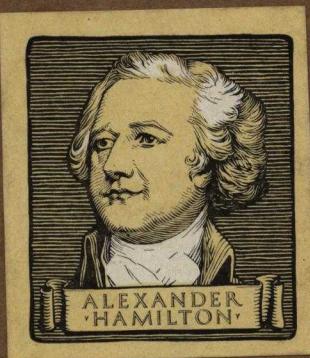


# BETTER BANKS

TERRA COTTA  
BROCHURE SERIES  
VOLUME FOUR



NATIONAL TERRA COTTA SOCIETY  
U. S. A.

Albert R. Martin Jr  
"Llennor"

Digitized by:



ASSOCIATION  
FOR  
PRESERVATION  
TECHNOLOGY,  
INTERNATIONAL  
[www.apti.org](http://www.apti.org)

BUILDING  
TECHNOLOGY  
HERITAGE  
LIBRARY

<https://archive.org/details/buildingtechnologyheritagelibrary>

From the collection of:

**NATIONAL  
BUILDING  
ARTS  
CENTER**

<http://web.nationalbuildingarts.org>

# BETTER BANKS

*“What are the fundamental requirements of a Bank building? It must look substantial. It should be beautiful, and durability and permanence are indispensable. To create this impression of strength and to symbolize what a Bank stands for there is no available building material more capable than Terra Cotta.”*

*Alfred C. Bossom,  
Architect.*

# TERRA COTTA

Permanent

Beautiful

Profitable



Copyright, 1920, by National Terra Cotta Society

Drawing by Hugh Ferriss

UNITED STATES NATIONAL BANK  
Portland, Oregon

A. E. DOYLE, Architect

Warm gray matt glazed Terra Cotta,  
base course to sky-line

EVERY bank is jealous of the opinion of the "man on the street." Collectively, these opinions form the bulk of a bank's reputation. And to the "man on the street" nothing speaks more plainly than the appearance of the bank itself,—the outward expression of its solidity, its dignity and its importance in the affairs of the community.

Frontispiece

## "By Way of Introduction....."

*Addressed to Bankers* This brochure is intended primarily to be of aid to the banker,—a layman in architecture. It will be vitally interesting and serviceable to architects, nevertheless, because of its many illustrations of representative bank buildings all over the country.

*Always Retain an Architect* The first rule in building, and especially in building banks, is to retain the services of a competent architect. Make sure that he has sympathetically grasped the purposes and opportunities of the project; and then let him be the guiding member of the partnership. We do not suggest that the client step out of the picture, nor will the architect desire him to do so. A real partnership is the thing to be desired.

*"How to Recognize Architectural Details"* For that reason we direct the reader's closest attention to pages 30 and 31. These pages show by simple pictures with titles a few of the architectural details and ornaments most frequently seen on banks. Every reader of this brochure sees every day many of these details, yet few of us know them by their names. To be able to recognize and name them adds to the measure of one's daily enjoyment and general knowledge. Familiarity with them inevitably assures a client better results from his dealings with any architect.

*What Terra Cotta Is* To any prospective builder of a bank nothing is so important as to know what Terra Cotta is. A material used for the visible part, or facing, of the exterior walls of buildings, it is one of the most important of all facing materials. While its permanence and unsurpassed resistance to weather and fire make it the first choice for exterior facing purposes, its adaptability in form and color to fine detail make it the logical material for bank interiors. This point is strongly illustrated by the typical interiors shown on pages 16 and 17.

Terra Cotta is a manufactured material, made by mixing selected clays. After being pressed into the desired shapes in moulds, the pieces of Terra Cotta are then

treated by spraying to produce the desired color. They are then fired in kilns for a week at a temperature of 2000 degrees upward.

Because of the large part played by fire in its manufacture, no material can be more fire-resistive than Terra Cotta. It offers the most satisfactory combination known of light weight and heavy crushing resistance. It can be allowed to weather, as any other facing material, or its original color and appearance can be easily restored by a simple washing with soap and water,—something that is possible with no other facing material. Because it is moulded before the final process of firing, it can be supplied in any shape or form, without the expense of carving, thus affording an opportunity for elaboration the cost of which in other materials is often prohibitive. And in addition to its other virtues it offers, in permanent form, practically any color, sheen or texture desired.

Those who wish to know more about Terra Cotta as a facing material, or the process of its manufacture, are invited to write for the brochure, "Terra Cotta Defined," which we will gladly send on receipt of 10 cents in postage.

*Factories in all Parts of United States* Not only can Terra Cotta be shipped more easily than other facing materials, because of its light weight, but there is no part of the United States or Canada that is not within convenient distance of some Terra Cotta factory. A glance at the location of members of National Terra Cotta Society, on the last page, will show that this material is readily accessible to the consumer wherever he may build.

*The Pictures Tell the Story* As for the rest, we gladly leave the reader with the illustrations on the following pages. Whatever can be said about Terra Cotta is better told by the buildings faced with it. So, without more ado, we leave you to study these pictures of typical bank buildings, large and small, throughout the country from Canada to Florida and from Coast to Coast, which are better bank buildings because they are faced with Terra Cotta.



Gray matt glazed Terra Cotta

SAN FRANCISCO REMEDIAL  
LOAN ASSOCIATION

San Francisco, Cal.

FREDERICK WHITTON,  
Architect

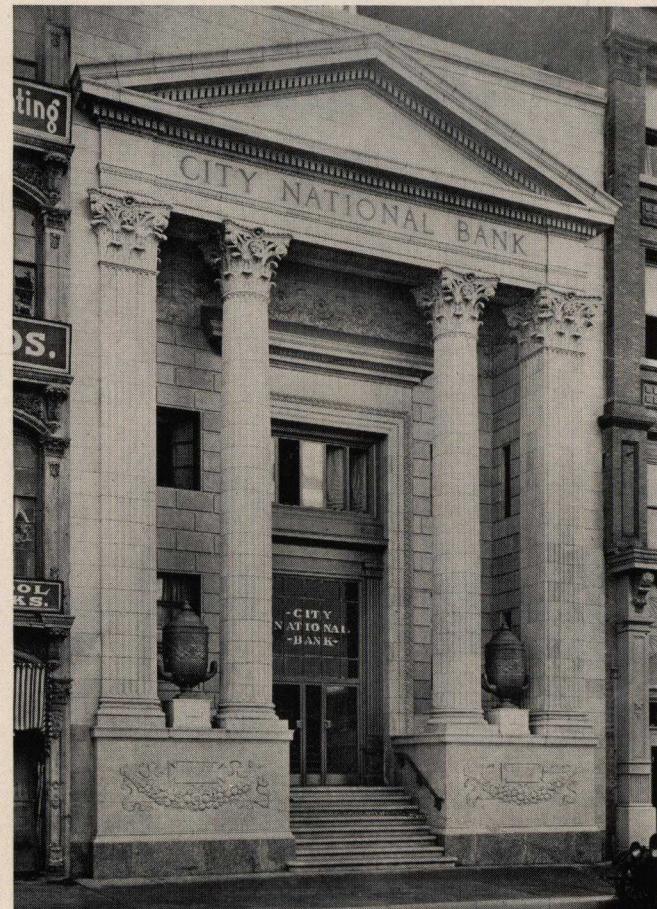
THIS building illustrates the trend of modern bank architecture toward the Italian Renaissance. From grade to sky-line every detail is carried out in deep-textured, warm gray Terra Cotta. Terra Cotta possesses so high a degree of plasticity that it may be used for trim and ornament to just as good effect as for plain surfacing.

CITY NATIONAL BANK

Galveston, Texas

WEARY AND ALFORD CO.,  
OSCAR WENDEROTH, Supervising Architect

HERE we see an example of a classic theme liberally interpreted. The architect, by his use of Terra Cotta, has been able to design a façade of unusual individuality. He has made the base course a speckled gray, the main body a speckled pink, and the urns an antique bronze shade—all Terra Cotta. He has rusticated the façade behind the columns, kept the outer surface plain, and added variety of form in the columns and pilasters, mouldings, garlands, and urns. No material other than Terra Cotta affords the architect such liberality of expression in form and color.



Main body, pink speckled Terra Cotta Urns, antique bronze Terra Cotta

FIRST NATIONAL BANK

Jamaica, L. I., N. Y.



HOLMES & WINSLOW,  
Architects



Smooth speckled gray Terra Cotta

DIGNIFIED simplicity commends this bank to every observer. Clean, smooth-textured Terra Cotta walls give a satisfying sense of refinement and stability. The simple decorative details bear witness to the facility with which Terra Cotta expresses various familiar classic forms. The color in the Terra Cotta exterior of this bank will never fade; for Terra Cotta is permanent—fire-resistant and weatherproof. A man likes to have his account in a bank that looks like this.



Speckled gray Terra Cotta

FIREMAN'S FUND  
INSURANCE CO.

San Francisco, Cal.



LEWIS P. HOBART,  
Architect

A WEALTH of architectural detail makes this building definitely attractive to the "man on the street." Repetition of motifs in design, as here illustrated, is more economical in Terra Cotta than in any other building material.

The owners of this Terra Cotta building say, "It is one of the most distinctive and artistic buildings on California Street—the financial street of the Pacific coast." It owes this beauty and distinction to Terra Cotta.

OLYMPIA NATIONAL BANK  
Olympia, Washington

BEEZER BROTHERS, Architects

SO large is the window space of this bank that there is little opportunity for architectural elaboration on the exterior. But note how Terra Cotta makes the most of its limited opportunity. Because of its adaptability to form—its plasticity—it is able to turn the piers into attractive Corinthian pilasters and add further decorative variety.

Terra Cotta can always render as little or as much ornament in a given space as the architect desires. No other facing material is so adaptable to form.



White matt glazed Terra Cotta



Speckled gray unglazed Terra Cotta

FIRST NATIONAL BANK  
Ft. Collins, Colo.

THE F. E. EDBROOKE COMPANY,  
Architects

WOULDN'T you call this building a worthy expression of the dignity and importance of the banking business? There's an architectural solidity and distinction about it that cannot but inspire the public mind with confidence. For this effect Terra Cotta must be given the credit.

PERTH AMBOY SAVINGS INSTITUTION  
Perth Amboy, N. J.

HOLMES & WINSLOW, Architects

LET the officials of this Perth Amboy bank write our caption here. We quote:

"The growth of our Institution since we occupied our present quarters has been so great that we attribute a large part of it to the drawing power of the building itself. The structure has been much admired and sets a standard which we hope to see followed by others who may build near us.

"The great Morgan explosion made but a slight impression upon us—none at all on our walls."



Speckled gray Terra Cotta above base-course

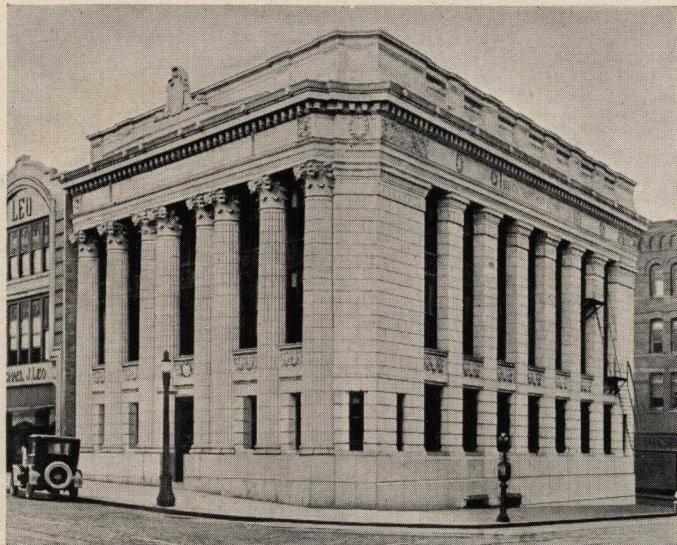
Curtain walls of green matt glazed Terra Cotta

UTICA TRUST & DEPOSIT COMPANY  
Utica, N. Y.

W MOWBRAY & UFFINGER, Architects

CAN the average "man on the street" read understandingly the financial statement of a banking institution? Investigation tells us "no." Often he forms his opinion of the bank from its street appearance. If it is a big, solid-looking building like this one, he thinks of it as a large, sound institution. He is influenced toward it favorably.

This building owes its appearance of strength and stability to its architectural design and to the material that built it so well—Terra Cotta. A bank built of Terra Cotta can be made to express externally whatever its board of directors desires it to express.



Speckled gray Terra Cotta

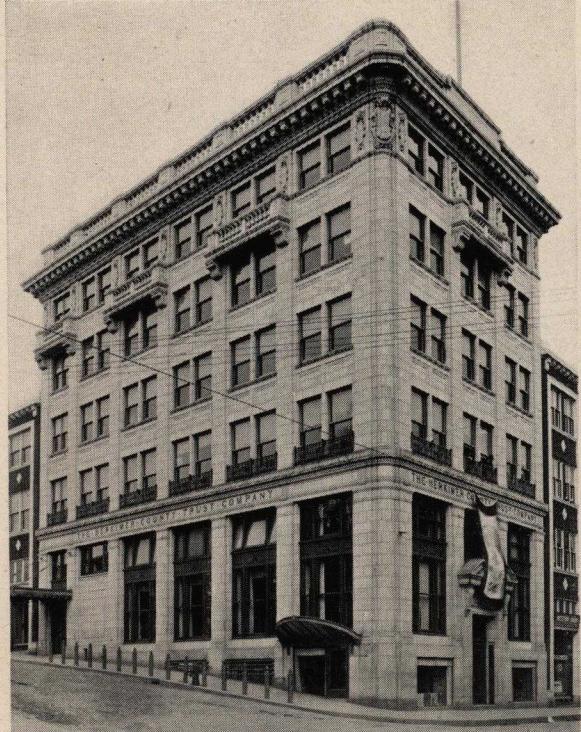


White matt glazed Terra Cotta

NATIONAL BANK OF FAR ROCKAWAY  
Far Rockaway, New York

W JOSEPH L. STEINAM, Architect

IN spite of its difficult narrow site, this bank building achieves dignity and distinction. Its walls, all of Terra Cotta, are unusually rich in fine decorative detail. Incidentally such repetition of ornamental motifs always costs less in Terra Cotta than in any other permanent material. Maintenance cost for the facing of this bank is practically negligible; for Terra Cotta is unaffected by weather or time.



Speckled gray Terra Cotta bush-hammered finish

THE HERKIMER COUNTY TRUST COMPANY  
Little Falls, N. Y.

W. L. STODDART, Architect

WHILE efficiently serving its purpose as a dignified home for the Herkimer County Trust Company, this building at the same time returns an income from its rentable space.

It is faced—decorative details, balustrades, and cornice as well as plain surfaces—with speckled gray Terra Cotta with a bush-hammered finish. Any kind of surface finish may be obtained in Terra Cotta from smooth or honed finish through different degrees of tooling, dragging and stippling, to any degree of roughness desired.

THE CITIZENS BANK & TRUST CO.

Tampa, Florida



FRANCIS J. KENNARD, Architect  
JOSEPH C. LLEWELLYN, Associate

MODERN tendencies in style of design are shown in this building. Beautiful cream glazed Terra Cotta faces the entire first story and furnishes the incidental trim on the rest of the building, except the panels on the tenth story, which are polychrome Terra Cotta. That more than one color can be burned on the same piece of Terra Cotta (the meaning of "polychrome") is a hint of Terra Cotta's unequalled color range.

Terra Cotta is today accepted as the most available material with which to clothe or trim a permanent building. It is a universal material,—equally available from Florida to Canada; from Maine to California. (See location of Terra Cotta factories on page 32.)



Cream matt glazed Terra Cotta, first story trim and ornament  
Polychrome Terra Cotta panels on 10th story



Light buff matt Terra Cotta, lower and top stories, all trim  
and ornament

SECOND NATIONAL BANK BUILDING

New Haven, Conn.



STARRETT & VAN VLECK, Architects

IN Connecticut as in Florida and all other parts of the country, every modern brick office building gains distinction by the use of Terra Cotta. Particularly is its use necessitated when the lower stories are to house, and be the visible outward symbol of, a bank. And in the upper stories Terra Cotta's unequalled combination of light weight and crushing resistance means a saving in frame and anchorage.

CONTINENTAL AND COMMERCIAL  
BANK BUILDING

Chicago, Ill.



D. H. BURNHAM & Co., Architects

TO this building a double function is assigned. It must house a bank, and it must attract desirable tenants as an office-building. It does both successfully by its architectural dignity.

All the facing material above the first two stories, plain surface (*i. e.*, ashlar) as well as decorative forms, is Terra Cotta. Variety and repetition of ornament such as we see here—in cornice, coping, urns, and other details—is economically profitable in Terra Cotta. But in any other material it would considerably increase the initial investment.



Detail of top stories

Speckled gray matt Terra Cotta



Light gray Terra Cotta

GOTHAM NATIONAL  
BANK BUILDING

Columbus Circle, New York



SOMMERFIELD & STECKLER,  
Architects

Far across New York's skyline looms this skyscraper—a new landmark. The sun's rays catch its lustrous sides by day. At night the reflected light from the glittering electric signs below gives it a phantom-like beauty.

Its beauty is the beauty of Terra Cotta—with which its walls are wholly faced. Lightness, strength, fire-resistance, adaptability both to plain surfaces and ornamental detail—all these were essentials to meet which Terra Cotta was the choice.



Full view, Continental and Commercial Bank Building

THE PEOPLE'S  
SAVINGS AND LOAN  
ASSOCIATION  
Sidney, Ohio

LOUIS H. SULLIVAN,  
Architect

ARCHITECTURAL imagination amounting to genius created the essentially modern style in which this bank is designed. Louis H. Sullivan, the architect, has profoundly influenced much design in the Middle West through such brilliant examples as this unusual bank. For the profuse and colorful original detail, he naturally found Terra Cotta to be the ideal material. Only a hint of the richness of this color is given by the listings of the Terra Cotta under this picture.



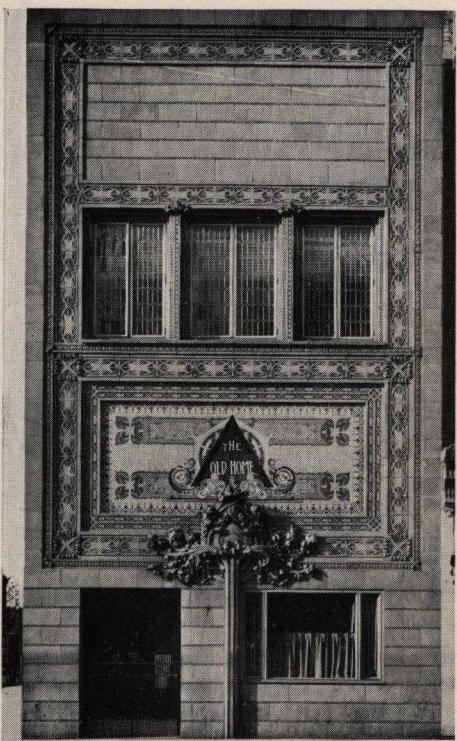
Mottled green glazed Terra Cotta, in trim and ornament of entrance. Orange sand-finished Terra Cotta, in parapet  
Mottled-gold glazed Terra Cotta, window frames. Brown sand-finished Terra Cotta, lower window sills

THE OLD HOME BANK  
Newark, Ohio

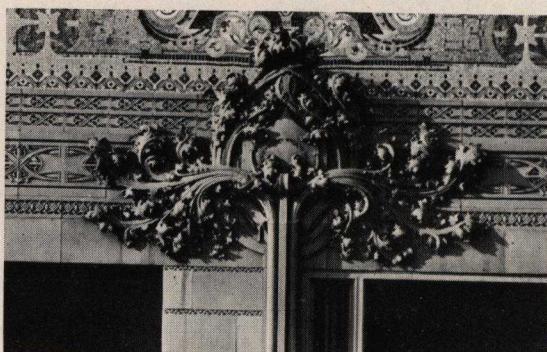
LOUIS H. SULLIVAN,  
Architect

THE unusual and intricate ornamental details of this bank façade are the distinguishing features of the work of Louis H. Sullivan. This architect's work is virtually unique in that it is original and at the same time a successful departure from conservative precedent.

The perfect plasticity of Terra Cotta makes it the most practical as well as the most economical and beautiful material in which to carry out the intricate detail of the Louis Sullivan style of design. And Terra Cotta is versatile not only in form but in color.



Greenish-gray sand-finished Terra Cotta



Detail The Old Home Bank

CHARACTERISTIC of Louis H. Sullivan, is the detail seen in this motif from the façade of the Old Home Bank—intricate and richly diversified foliation, often interlaced.



Speckled gray matt glazed Terra Cotta



Marquee detail, Hellman Commercial Trust and Savings Bank

HELLMAN COMMERCIAL  
TRUST AND SAVINGS BANK

Los Angeles, Cal.

WALKER & EISEN,  
Architects

THIS building is the expression of an architect's individuality. In design and detail it is largely an original departure from the conventional.

The architect chose Terra Cotta for his facing material because its plasticity before it is baked enables even the most delicate details of his design to be modelled faithfully. No treatment is too formal, too unconventional or too unique to be successfully interpreted in Terra Cotta. Plain surfaces here, as well as the name plate, the remarkable marquee and other details, are all of speckled gray Terra Cotta.



FIRST NATIONAL BANK  
Valley Junction, Iowa

THE LYTHE COMPANY,  
Architects

IN spite of its narrow frontage, this bank building stands out prominently between its neighbors. Terra Cotta must be given the credit.

Officials of this bank say that its façade invariably evokes compliments from visitors to the town. No matter how small any bank building may be, Terra Cotta can give it dignity, beauty and durability.

Cream glazed Terra Cotta, base course to skyline  
Speckled gray Terra Cotta, base course



Speckled gray matt Terra Cotta

NATIONAL CITY BANK  
Grand Rapids, Michigan

WILLIAMSON & CROW,  
Architects

STUDIED simplicity characterizes this exterior. Here we meet familiar classic forms, scaled large, to create an impression of strength and stability. Towering fluted Roman Doric columns, plain squared corner piers, well-proportioned cornice, and delicate mouldings—all reveal the adaptability of Terra Cotta to varying sizes and forms.



White matt glazed Terra Cotta, lower stories and all trim and ornament

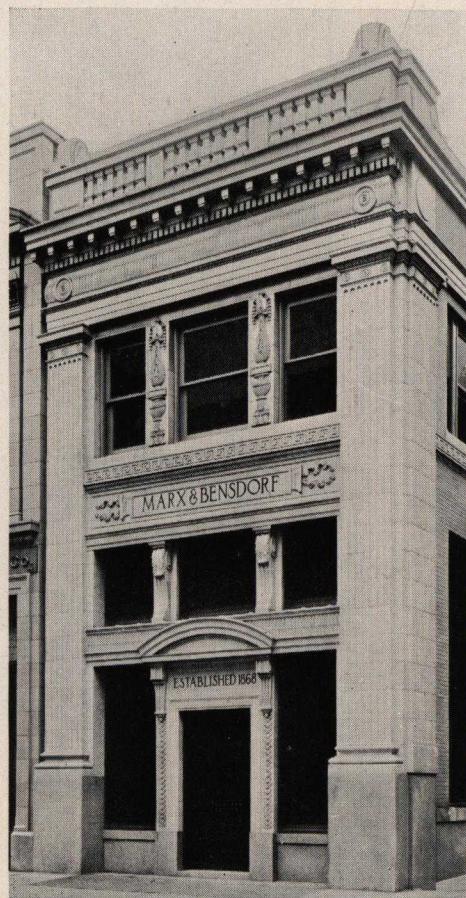
BANK OF ITALY  
BUILDING  
Fresno, Cal.  
R. E. FELCHLIN,  
Architect

HERE we have a successful combination of banking quarters with rentable space. The two lower stories are white Terra Cotta in the form of rusticated ashlar. On the upper stories Terra Cotta demonstrates its ability to add distinction and beauty to brick walls.

MARX & BENSDORF BANK  
Memphis, Tenn.

JONES & FURBINGER, Architects

IT is the well designed and well distributed decorative detail that gives this building its personality. The picture above shows in what clean-cut, well-finished fashion Terra Cotta has expressed all this detail.



Speckled white glazed Terra Cotta. Incised letters, gold Terra Cotta

### THIRD NATIONAL BANK

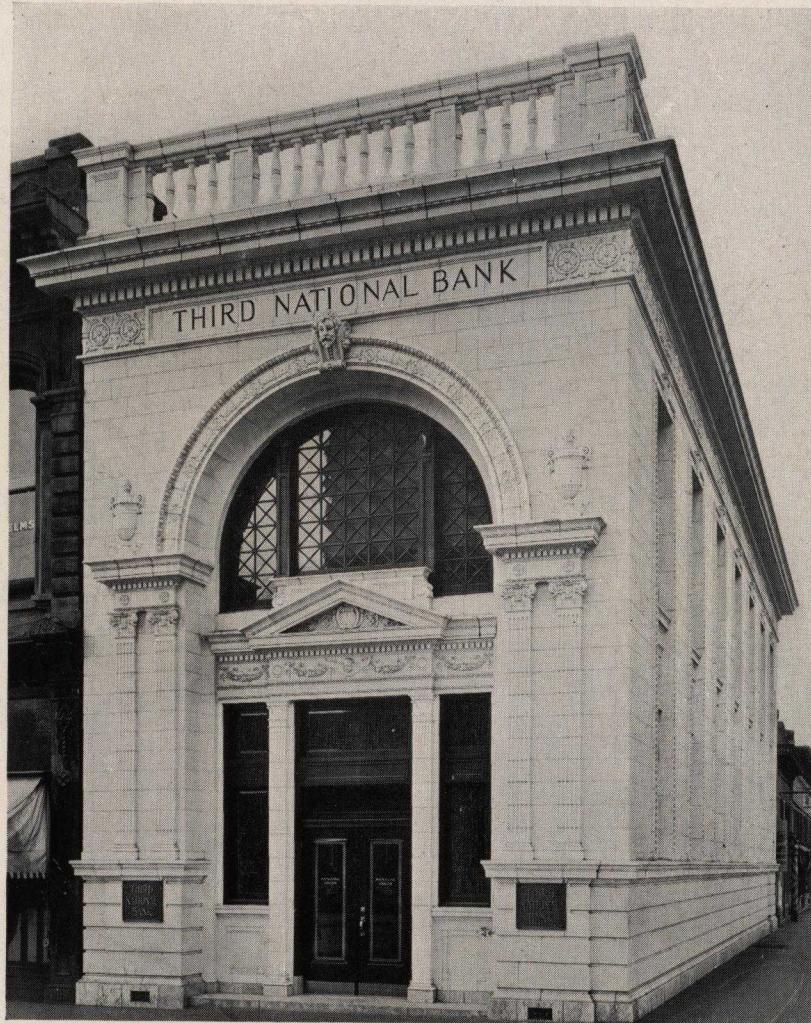
Walla Walla, Washington



OSTERMAN & SIEBERT,  
Architects

A BEAUTIFUL building is always an important factor in the status of a community. By its own attractive appearance this bank building creates prestige for its entire neighborhood. Here we find Terra Cotta employed as the exclusive facing material.

For façades of this type, where there is variety of surfaces and decorative detail, adaptability to form is a vital necessity in the facing material. Because of its plasticity before it is baked, Terra Cotta may assume any shape desired. As finished material—real burnt clay—it preserves its form and delicate line, defies decay, and without deterioration survives climatic changes.



White and cream matt glazed Terra Cotta from base course upward  
Speckled gray Terra Cotta base course



White matt glazed Terra Cotta

### NORTHERN CALIFORNIA BANK OF SAVINGS

Marysville, California

W. H. PARKER, Architect

IN its familiar classic forms this bank building attains that degree of architectural richness and dignity so befitting a bank.

The charm of freshness, which is the attraction of a recently erected structure, will be retained through its years of service. For Terra Cotta's surface is impervious to moisture and the corroding wear of the elements. Any accumulations of dirt may be easily washed off with soap and water.

BANK OF E. O. TENISON & SONS  
Dallas, Texas

C. D. HILL & Co.,  
Architects

IT is only good business for banks to set a high architectural standard for their communities; and this Tenison bank is surely doing its share in encouraging the construction of beautiful buildings in Dallas.

This façade will always remain as bright and attractive as it appears in the picture. Should dirt accumulate, soap and water will easily wash it off and restore the original beauty of the Terra Cotta.



Cream white glazed Terra Cotta



BEFORE

MUTUAL BANK OF ROSEVILLE  
Newark, N. J.

RICHARD & ERLER,  
Architects

AFTER



Speckled gray matt Terra Cotta

THESE two pictures show what can be done to turn an old, unattractive building into efficient and inviting banking quarters.

The architect who planned the alterations took his motif from the arched windows of the top story. Thus he made the new construction harmonize with the old. He used Terra Cotta to carry out his plans because of its beauty, economy and adaptability to the work of alteration.

Repetition of a motif, such as the arched window and spandrel motif here used, is more economical in Terra Cotta than in any other material. Incidentally the actual work of such alteration can be done with a minimum of interruption to business.

Any bank, handicapped by an inadequate, unappealing exterior, can be attractively and inexpensively remodeled with Terra Cotta.

GUARANTY TRUST CO.  
Butler, Pa.

WEARY AND ALFORD CO.,  
Architects

**S**TRENGTH and solidity—surely that is the message of this building to every passer-by.

It owes this architectural message to Terra Cotta, the material with which the building, from base course upward, is faced. Terra Cotta expresses plain or ornate surfaces, and detail in large or small scale, with equal facility.

By its use here, the architect was able, also, to introduce an individual note in the two Terra Cotta urns over the entrance. The plasticity of Terra Cotta enables it to assume any form the architect may design.



Speckled gray unglazed Terra Cotta



Speckled gray Terra Cotta

DIME SAVINGS BANK  
Toledo, Ohio

M. M. SLOPHLET  
Architect

**H**ERE is another bank building that bespeaks the permanence of the institution it houses. For, except for the base course, it is faced entirely with Terra Cotta; and no facing material is more durable.

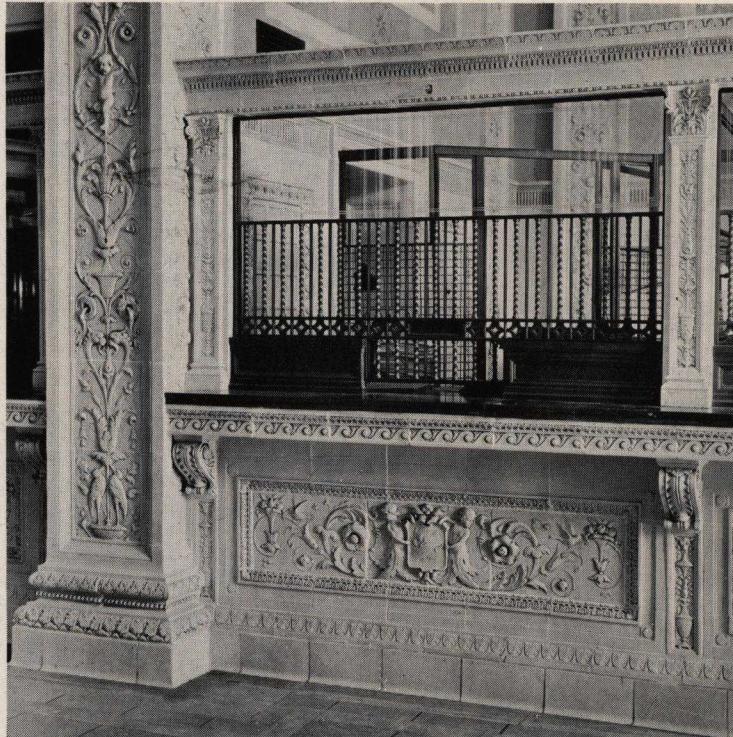
Terra Cotta is permanent in that it is unaffected by age, weather or climate change. During the process of manufacture it is baked to a heat of about 2200° Fahrenheit, and is therefore fire-resistive to the utmost.



1. Counter screen of old ivory Terra Cotta in finely scaled detail. Ink-stains can be easily removed from vitreous Terra Cotta.

Showing  
five interior views of  
FIDELITY TRUST AND SAVINGS BANK  
Chicago, Ill.

A. H. ANDREWS CO., Architects



2. Close view of counter screen and pillar trim. This delicately modeled detail will never change in color, texture or finish. It is Terra Cotta.

# Bank I

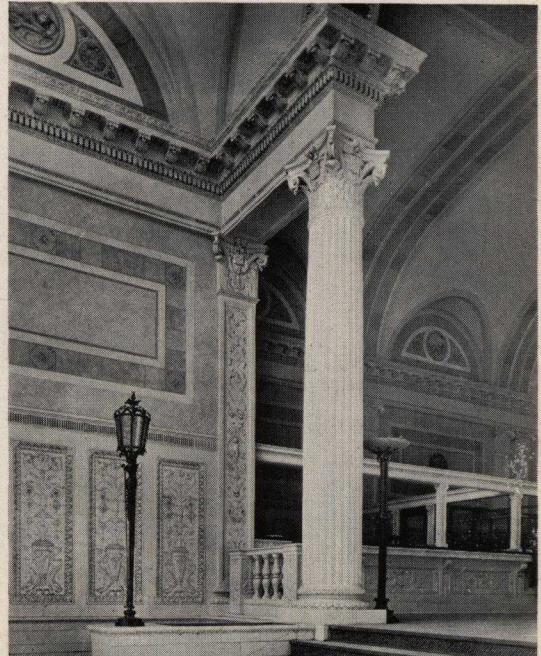
IN dignity and distinction the interior of a bank is as important as its exterior. The first impression of the visitor the favorable impression.

It is the business of the interior to afford a sense of definite hospitality. The use of Terra Cotta in the interior has positive value, for color is attractive.

The walls, ceiling, screens and interior afford special opportunity, which can be most economical. Terra Cotta combines adaptability and durability with an unlimited palette of colors.

Furthermore, when Terra Cotta is used, the brightness and permanence of the interior is permanently maintained by the use of Terra Cotta, possessing a variety of advantages from a sanitary view. Terra Cotta is used in public buildings, and yet they are durable and attractive.

Views of the attractive interior of the Fidelity Trust and Savings Bank, Chicago, Ill., and the First National Bank, Evansville, Ind., are shown here.



3. Beautifully detailed columns and wall panels. The details will not chip or crack; Terra Cotta is a permanent material.

# nteriors

The interior of a bank is equally important. It should confirm in the mind the impression gained from other sources.

terior to attract, to invite with a sense of color, therefore, possesses a characteristic active and warm.

and other features of a bank are unity for fine architectural ornaments, economically realized in Terra Cotta. Possibility to finely scaled detail with

Terra Cotta is used the original cleanliness of the interior can be successfully and easily maintained by the simple use of soap and water. The vitreous surface, offers particular advantage. Bank buildings are semi-public and must be kept scrupulously clean.

Interior of two banks, Fidelity Trust Co., Chicago, Ill., and City National Bank, Evansville.



5. General view of interior. In foreground, pedestal desks of old ivory Terra Cotta.



Dark cream, medium cream, light cream, and green glazed Terra Cotta



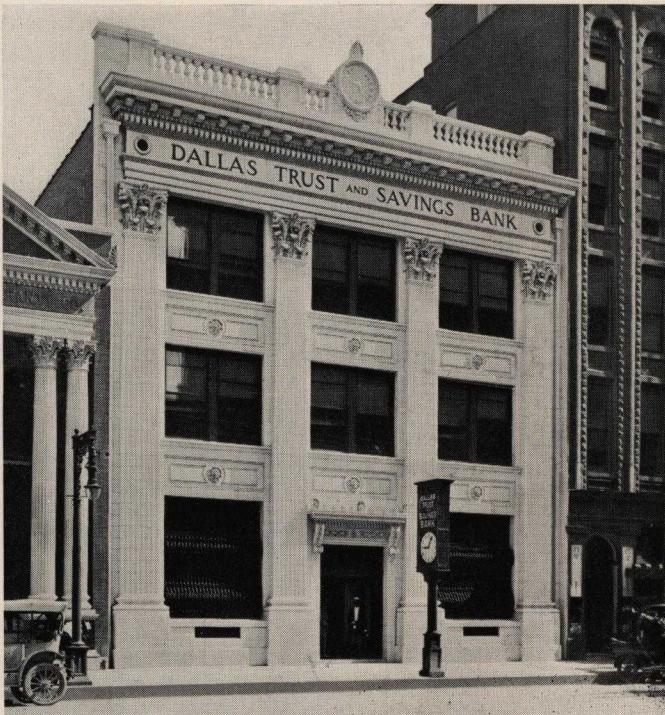
4. Water fountain. The vitreous surface of Terra Cotta makes it absolutely sanitary. It can easily be scrubbed clean.

CITY NATIONAL BANK  
Evansville, Ind.

MUNDIE & JENSEN, Architects

THIS permanent interior decoration, rich in its manifold detail and the charm of its unfading color, is made possible only by the use of Terra Cotta. Although the richness of the detail is apparent, it is impossible to indicate in the photograph its unusual beauty of color.

Walls, arches and rosettes are entirely of polychrome Terra Cotta.



Cream and warm tan glazed Terra Cotta

DALLAS TRUST & SAVINGS BANK  
Dallas, Texas.

HUBBELL & GREENE, Architects

IN this façade artistic refinement blends admirably with practicality. There is a conservative amount of ornament with enough variety of form and color to render it distinctive.

From grade to skyline this building is faced with Terra Cotta. The plain surfaces are cream glazed, and all the ornament from doorway to cornice is enriched by treating the indentations with warm tan color, as in old ivory. These colors will never change. Dirt and grime can be washed off with soap and water.

GLOBE EXCHANGE BANK  
Brooklyn, N. Y.

HENRY J. NURICK, Architect

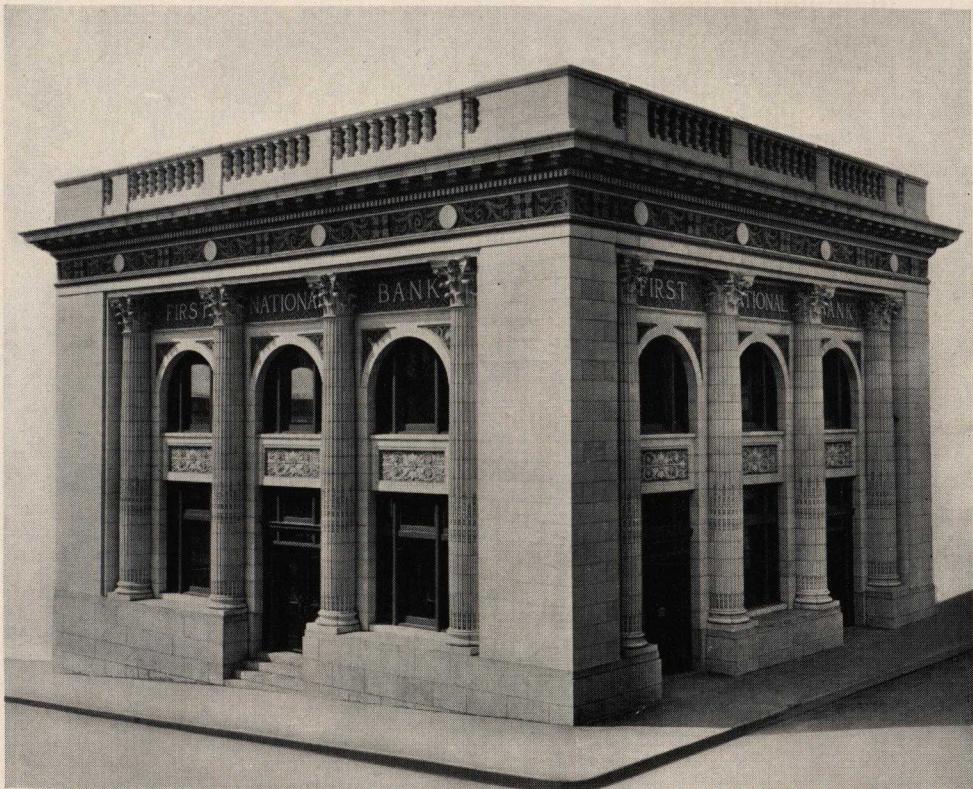
AGAIN we see how deftly Terra Cotta achieves distinction and dignity for a bank building of narrow frontage.

Here the simple classic forms, Ionic columns, egg and dart moulding, modillions, spandrels,—in fact, all of the façade above the low base-course—are done in speckled gray Terra Cotta.

Terra Cotta may be trusted to give a bank building dignity, durability and permanence.



Speckled gray Terra Cotta



Light cream matt Terra Cotta and brilliant polychrome Terra Cotta, base course upwards

FIRST NATIONAL BANK  
Hickory, N. C.

P. THORNTON MARYE,  
Architect

SELDOM has a bank building the remarkable aesthetic value possessed by this First National Bank. Thanks to Terra Cotta, it has not only the variety and beauty of form but the charming and enlivening element of color as well.

The spandrels and panels of the window arches, the background of the lettering, and the soffit (or under side) of the cornice are all done in brilliant polychrome Terra Cotta. The rest of the building, from base course to skyline, is light cream matt Terra Cotta. These colors will neither fade nor intensify, nor the surface lose its pleasing texture.

WESTPORT AVENUE BANK  
Kansas City, Mo.

A. H. BUCKLEY, Architect

SURELY a splendid example of what judicious remodelling can accomplish to beautify and modernize an old bank building.

Throughout the United States and Canada there are thousands of bank buildings which could be beautifully and profitably made over by remodelling with Terra Cotta. The institutions housed in these buildings can make no better investment than in such alterations.



Speckled red matt Terra Cotta



Speckled gray glazed Terra Cotta to water table.

Light buff glazed Terra Cotta, water table to skyline

MAPLETON TRUST &  
SAVINGS BANK  
Mapleton, Iowa

THE LYCLE COMPANY,  
Architects

HERE again we find brick and Terra Cotta used together to good advantage. The white Terra Cotta trim gives effective architectural relief to the brick piers. It forms the attractive entrance way, the window curtain walls, the cornice, and other ornamental details.

FARMERS & MERCHANTS STATE  
SAVINGS BANK  
Manchester, Iowa

THE LYCLE COMPANY, Architects

THIS bank, like the Mapleton Trust and Savings Bank, presented a difficult problem on account of its narrow frontage. The situation was met by decorating the side façade with the same motifs in Terra Cotta as used on the front façade. Thus attention is distributed.



Cream glazed Terra Cotta, trim and ornament  
Speckled gray Terra Cotta, base course.



Cream glazed Terra Cotta, trim and ornament. Speckled gray Terra Cotta, base course

PEOPLE'S STATE BANK  
Guthrie Center, Iowa

THE LYCLE COMPANY, Architects

BY the judicious use of white Terra Cotta trim on a brick field this bank achieves definite architectural value. Brick and Terra Cotta, both burnt clay products, are well fitted for harmonious combination. Terra Cotta by its adaptability to form and its color-range assumes the decorative function. On this building it is seen in the fluted pilasters, the lunette above the door, with its monogram adding to the bank's personality, the mouldings and other trim.



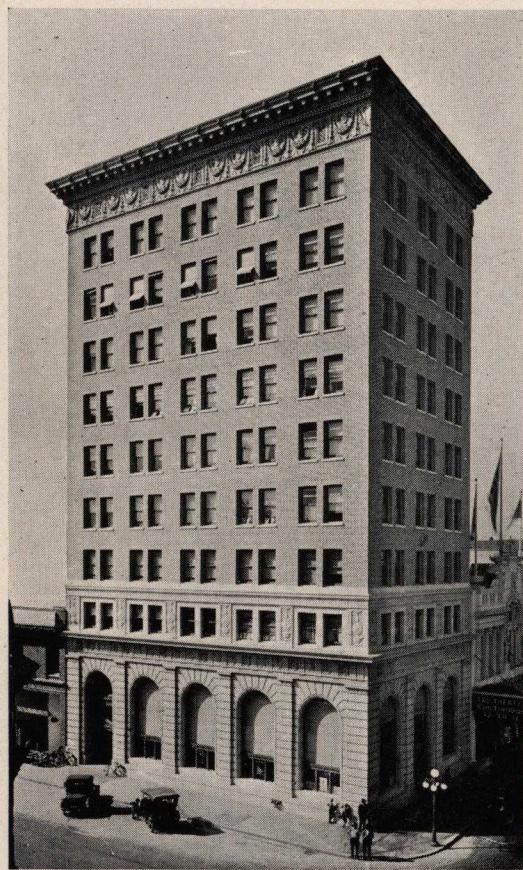
Detail, upper stories, Farmers & Merchants National Bank

FARMERS & MERCHANTS NATIONAL BANK  
Stockton, Calif.

GEO. W. KELHAM, Architect

As an income-producing investment this bank building is externally a success. Terra Cotta lends its façades the decorative beauty that attracts desirable tenants for all the rentable space. And Terra Cotta has likewise given the banking floors the distinction that befits the home of a bank.

The decoration shown in the detail illustration enriches the plain brick fields above the lower stories. Terra Cotta and brick, complementary facing materials that permit most harmonious combinations, here form a façade that is both attractive and durable.



Speckled gray glazed Terra Cotta



Speckled light gray glazed Terra Cotta

FIRST NATIONAL BANK  
Kalamazoo, Mich.

WEARY & ALFORD Co.,  
OSCAR WENDEROTH,  
Supervising Architect

HERE is a bank building of exterior character interestingly different from the average, combining, as it does, banking quarters with rentable space. Columns and pilasters, medallions, window trim and mouldings are all finely-scaled and modeled with delicate refinement.

The original models, which are reproduced in Terra Cotta, are made by sculptors employed by the Terra Cotta manufacturers; and these artists are thoroughly trained in all styles of architectural ornament.



Speckled gray Terra Cotta, base course. Cream glazed Terra Cotta, trim and ornament

#### BROWN NATIONAL BANK

Jackson, Minn.



THE LYTHE COMPANY,  
Architects

IT is not an easy thing to achieve architectural dignity and distinction in a building with frontage as narrow as that of the Brown National Bank. But here we see this feat deftly accomplished. Terra Cotta trim in an interesting variety of forms was successfully employed to contrast with the plain brick. And the fact that the employment of Terra Cotta is so successful is due to its unlimited plasticity.

#### UNION NATIONAL BANK

Greeley, Calif.



ROBERT FULLER,  
Architect

UNUSUAL color values unfortunately cannot be shown in the picture. In harmony with its brick fields the Terra Cotta trim is a cream stipple on the main body and a brown stipple on the base course, while the door-trim and decorative shields are brown and white polychrome.

The original building was remodelled, but during the process floors and old walls were not removed, except where new openings were required. Terra Cotta works wonders in remodelling old buildings.



Cream stippled Terra Cotta. Brown stippled Terra Cotta, base course. Polychrome Terra Cotta, shields



Cream glazed Terra Cotta, base course, trim and ornament

TERRILL SAVINGS BANK

Terrill, Iowa

THE LYTHE COMPANY, Architects

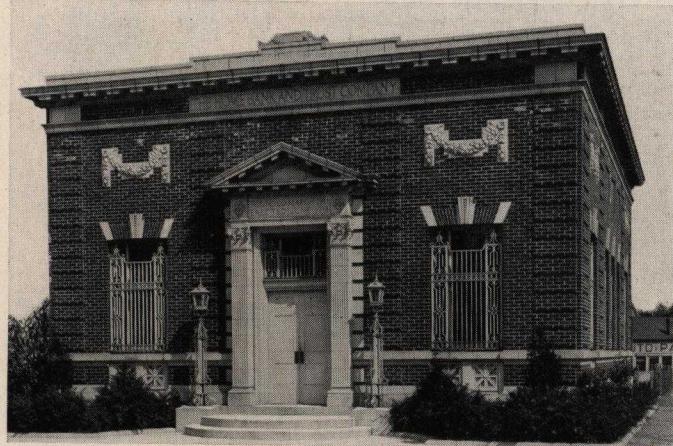
SIMPLICITY always lends a certain distinction to the small building. But simplicity need not be monotonous. Note how the white Terra Cotta trim of this building has added a definite decorative note without detracting from the general simplicity of design.

Because Terra Cotta is plastic before it is burned it can be adapted to any shape or form desired by the architect.

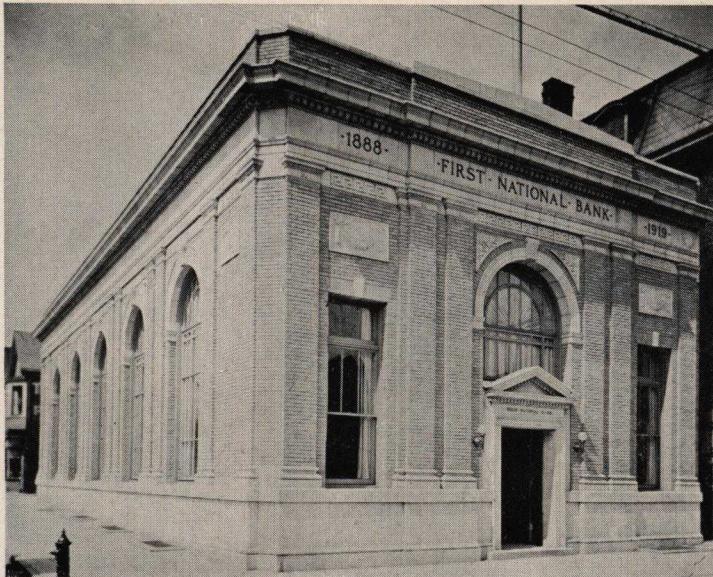
THE HOME BANK & TRUST CO.  
Darien, Conn.

HILL, BOWDOIN & WEBSTER, Architects

BUILDINGS faced with brick usually need another material to divide and decorate the plain brick courses. The material best suited for such decoration, not only in appearance but for practical structural reasons, is Terra Cotta—a clay product like the brick. For instance, the garlands over the windows illustrate the accuracy with which Terra Cotta can be figured to correspond exactly with the brick courses.



Gray unglazed Terra Cotta



Speckled gray matt Terra Cotta

FIRST NATIONAL BANK  
South Amboy, N. J.

HOLMES & WINSLOW, Architects

AN example of the successful combination of brick and Terra Cotta is found in this South Amboy bank building. Terra Cotta forms the ornamental trim and decoration that give such pleasing relief to the plain brick fields.

Terra Cotta will always enhance the beauty of any other material with which a bank building may be faced. Being specially made for every building on which it is used, in shape and color it can be made to conform with the character of the rest of the structure.



Spotted buff matt Terra Cotta, above first stories  
Bronze-green Terra Cotta, curtain walls and mullions of top stories

DOMINION BANK BUILDING  
Toronto, Ontario, Canada

DARLING & PEARSON,  
Architects

IN Canada as in the United States, distinctive bank buildings are faced with Terra Cotta. On both sides of the border the use of Terra Cotta for structures like this Dominion Bank Building is the result of years of confidence in a product of unvarying quality.

A pleasing contrast is here gained by the use of bronze-green Terra Cotta in the top stories. The colors of Terra Cotta, practically unlimited in range, are permanent in all climates.

THE HURON & ERIE  
MORTGAGE CORPORATION  
St. Thomas, Ontario, Canada

WATT & BLACKWELL,  
Architects

WHAT is the appeal of this building? Simplicity and economy, in our judgment. There is no extravagant detail—no confusion of mass and lines. The judicious arrangement of its plain spaces and its few conservative decorative forms is its main charm.

A Terra Cotta façade like this one offers distinction, economy of construction, and a surface seldom soiled and readily cleaned. Terra Cotta resists time and weather just as surpassingly in the North as in the South, and is just as readily available in Canada as in any part of the United States. (See locations of members of National Terra Cotta Society on page 32.)



Gray speckled Terra Cotta, base course. Light cream matt glazed Terra Cotta, ashlar and trim. Polychrome matt glazed Terra Cotta lettering.



Warm speckled gray glazed Terra Cotta

#### FIRST NATIONAL BANK

Santa Maria, Cal.



PERSEO RIGHETTI,

Architect

THERE is refinement and good taste in the simple lines and fine detail of this bank building. The entrance portico, flanked with Ionic columns, backed with pilasters of the same order, and surmounted by a balustrade, lends a note of interest to the main façade.

This entire building is faced with warm gray speckled Terra Cotta. It will never change in color or texture. Should dirt accumulate, it can be washed off with soap and water, and the Terra Cotta restored to its original beauty.

#### FIRST NATIONAL BANK

Maquoketa, Iowa



THE LYTHE COMPANY,  
Architects

A BANK building as distinctive as this imprints itself on the memory of the passer-by. Possessing the dignity so necessary to every bank, it owns in addition a pleasing amount of architectural elaboration.

The entire façade—the plain surfaces, fluted Ionic columns, mouldings, lettering and other details—have been done in beautiful white glazed Terra Cotta. Study of this picture will show vividly the advantages of the unequalled plasticity of Terra Cotta, capable as it is of manufacture in any form or shape.



Cream glazed Terra Cotta



Gray matt Terra Cotta

TOWER GROVE BANK  
St. Louis, Mo.

LEONARD HAEGER,  
Architect

TERRA COTTA was the architect's choice for permanent, economical trim, detailed to conform with the character of the building. Pediment, doorway, balustrade, mouldings and other incidental ornament are all of Terra Cotta.

No matter with what other building materials Terra Cotta may be used, it can always be made to harmonize with them in color, texture and surface treatment.

FIRST NATIONAL BANK  
Iowa Falls, Iowa

THE LYTHE COMPANY,  
Architects

THIS also shows to what effect Terra Cotta can be employed in combination with face brick. Both materials are clay products — fire-resistant, permanent, durable. Units of each may be duplicated easily and at comparatively low cost.

In the "marriage of the clays" Terra Cotta assumes the decorative function because of its extreme adaptability to form and its color-range. Pleasing harmony of the trim and brick courses of the wall is always assured.



Cream matt glazed Terra Cotta, trim and ornament      Speckled gray Terra Cotta, base course



Speckled gray unglazed Terra Cotta

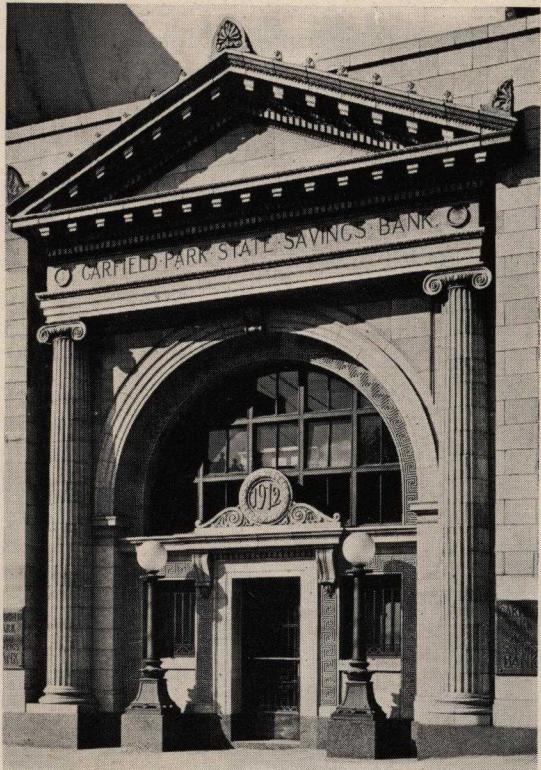
#### PINGREE NATIONAL BANK

Ogden, Utah



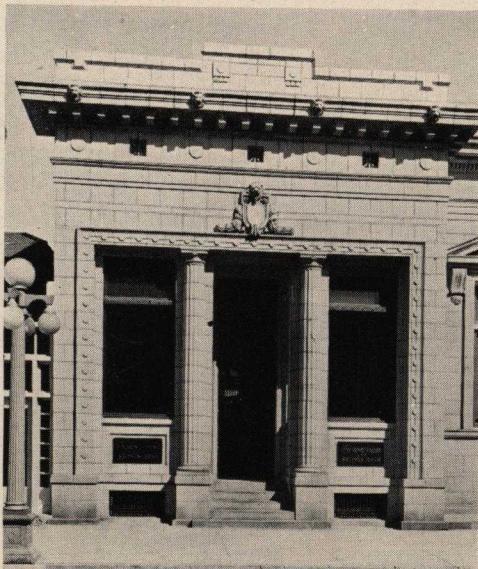
F. W. MOORE, Architect

BUT rarely does a bank building of any size possess greater wealth of architectural beauty than the Pingree National Bank. To say that this building is faced in Terra Cotta is to tell the story of Terra Cotta's marvelous adaptability to form. It is the only practical facing material capable of mechanically reproducing architectural detail of the highest order, without depreciation of architectonic ideals or structural dignity.



Speckled gray Terra Cotta

CAN we doubt that depositors are attracted by an entrance like this? A cleverly scaled combination of familiar classic forms creates an impression of dignity and strength. Banks of comparatively narrow frontage, flanked by other buildings, have especial need of the architectural distinction which Terra Cotta can give them.



Buff unglazed Terra Cotta

#### WYOMING TRUST & SAVINGS BANK

Cheyenne, Wyo.



THE H. W. J. EDBROOKE COMPANY,  
Architects

THIS bank building reveals the harmony of color, texture and craftsmanship that is possible in a façade when Terra Cotta is used as the facing material. In planning this bank the architect designed it to harmonize with the older structure (seen at the right) in color, texture and general style. He was able to do so because of the unlimited range in color, form, and surface treatment possessed by Terra Cotta.

# Terra Cotta for Banks

by ALFRED C. BOSSOM

Architect; Bank and Office Building Specialist; Editor, New Building and Equipment Section, Journal American Bankers' Association

WHAT are the fundamental requirements of a Bank building? It must look substantial. It should be beautiful, and durability with permanence are indispensable. To create this impression of strength there is no available building material more capable of symbolizing what a Bank stands for than Terra Cotta. Its very nature enables it to be readily moulded into any form desired. Being a plastic material before it is fired, it can be fashioned into architectural shapes that produce impressions of dignity and restraint combined with substantiality without materially affecting the cost.

As to beauty, in the hands of the capable architect it can be turned into objects unexcelled for their attractiveness. Its limitations are not in itself; they are confined to the ability of the designer. The beautiful lines and forms of the greatest statuary in the world were first composed in clay, and Terra Cotta is but burnt clay. This demonstrates obviously its unlimited possibilities as a medium for beautiful detail upon a building.

As to durability with permanence, in the days of Rome's greatest glory Terra Cotta was employed, and there is hardly a great museum in the world that hasn't examples of this enduring material, which, to-day, after two thousand years, still have the refinements of line and form which have disappeared from a great many of the examples of stone and marble fashioned at that same time.

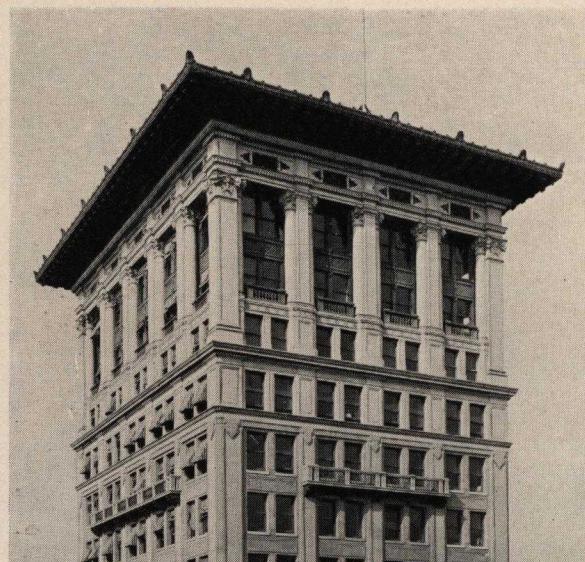
The attributes that go to make a successful Bank building are, therefore, existing in Terra Cotta. How can these be realized in a building today?

A knowledge of the process of manufacture of

Terra Cotta enables the designer to develop each essential requirement. As Terra Cotta is a fired material subject to drying in the course of manufacture, the individual pieces should not be too great, and where required for large surfaces they should be broken up with joints or ornamentations which make any slight variations due to warping of the clay in the fire not at all undesirably obvious. The manufacturer should be consulted as to the practical limits in size of the individual pieces. Processes are improving constantly, and larger and larger units are being successfully manufactured. Being a burnt material it is manufactured hollow, not more than about 1 inch thick at any point, and it therefore lends itself to the construction of projecting cornices, bands, string courses, or balconies without the difficulties that are attendant upon practically all other building material, as it weighs so much less and does not require a heavy superstructure to secure it safely in position.

The surface appearance presented to the observer is limited only by the requirements of the building, for like a porcelain vase it has an applied surface which is burnt upon it and becomes a part of itself, and consequently can be made almost anything desired, rough or smooth, and every possible variation between these two extremes.

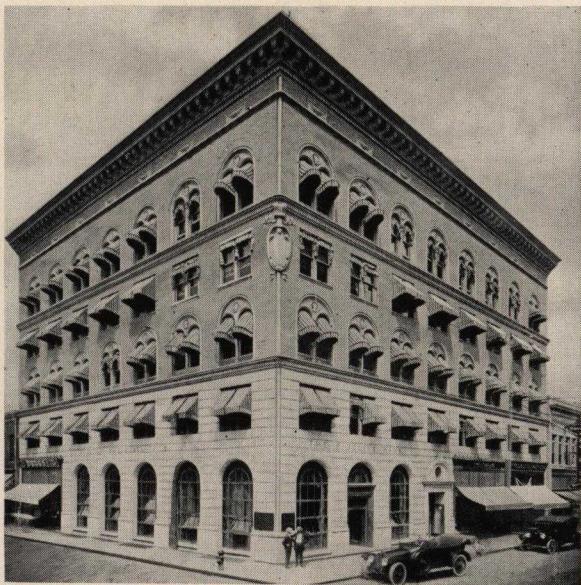
Among buildings a Bank occupies an unusual psychological position. Justly to express itself, it should be free from deceptions. Camouflage in a Bank's construction is as undesirable as camouflage in a Bank's statement. Absolute sincerity and reliability are essential. Terra Cotta, when properly handled, creates no misunderstandings.



Crown of  
FIRST NATIONAL BANK BUILDING  
Richmond, Va.

ALFRED C. BOSSOM  
Architect

Buff 6-tool finished Terra Cotta, upper stories,  
curtain walls and balustrades of  
two top stories



THE FIDELITY BANK  
Durham, N. C.

ALFRED C. BOSSOM,  
Architect

Buff 6-tool finished Terra Cotta, two lower stories, cornice,  
and all trim and ornament

When a Banker constructs a new Bank building it is paid for out of the funds owned by others which are entrusted to him for his safe-keeping, and every dollar that is spent upon which no beneficial return is obtained, rather places him in the position of one somewhat careless with his stewardship.

Certain places require certain materials due to local conditions, but where Terra Cotta is used he is enabled to feel that he has not been negligent in this connection. Where a new Bank building is essential, but the amount of money available is absolutely fixed, Terra Cotta will make a satisfactory result possible, as it will successfully combine with practically every other building material such as brick, stone, marble, granite, iron, bronze or concrete.

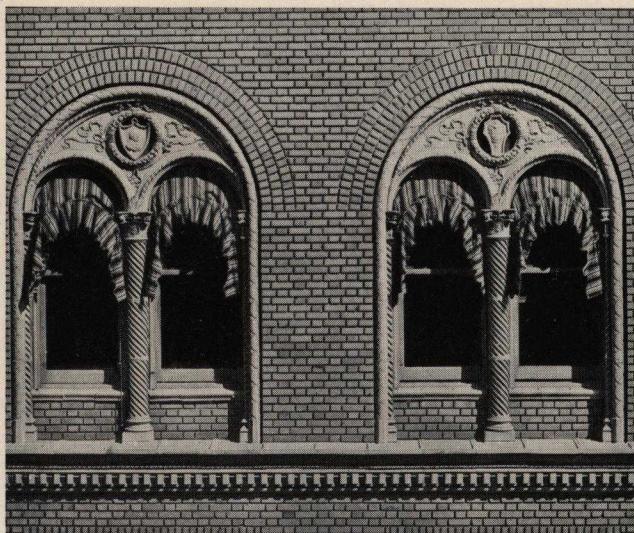
Colors and carved richnesses are possible in this material as in no other. The limits are only those in the mind of the designer, and they have the unique advantage of never changing. Terra Cotta neither fades nor intensifies, but will maintain its appearance indefinitely.

Ornamentation is less costly in Terra Cotta than any other material. A certain amount of enrichment is indispensable on practically every well-balanced Bank building, and one series of fine models can be duplicated without limit, or practical additional cost, whereas in any other material obviously more actual work and money are required for every additional inch of carving or enrichment the building may have.

In Europe Banks pride themselves upon their apparent age. In our restless American civilization we pride ourselves on our progress. The old Bank that has not outgrown its quarters in a lifetime is decidedly the exception, particularly so if it looks it; but one that keeps up its fresh and bright appearance all the time conveys this note of conservative progress, which no successful Bank can afford to be without, and Terra Cotta with its non-absorbent impervious skin can be readily cleaned, thus enabling it to maintain this freshness so eminently desirable.

For the interior of a Bank Terra Cotta can be used successfully for not only the walls, bands, cornices, and ceiling, but also for the Bank's screen. Its use for Bank interiors will grow widely as its advantages and adaptability are realized. Its capacity for economical repetition of ornament is in no part of the building more advantageous than the interior. Its practically unlimited palette gives the warmth of inviting color that interiors should have. And the repainting that is such an annoyance and inconvenience inside a banking room is totally avoided. A little soap and water applied by the Bank's own porters will keep the room always in perfect condition.

From every viewpoint, Terra Cotta possesses qualities that make it eminently desirable for banking houses. It fulfills the requirements imposed upon it. It is permanent, beautiful, and can be employed profitably as it is the least expensive of any of the materials that can be adopted to obtain such results.

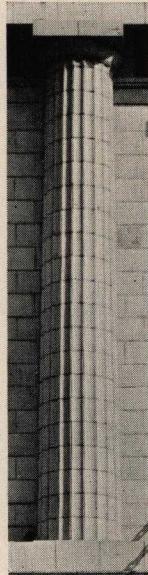


Detail of Upper Windows  
THE FIDELITY BANK  
Durham, N. C.

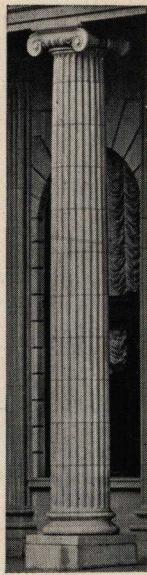
ALFRED C. BOSSOM,  
Architect

Buff 6-tool finished Terra Cotta, trim and ornament

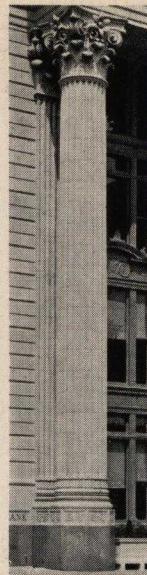
# HOW TO RECOGNIZE TERRA COTTA



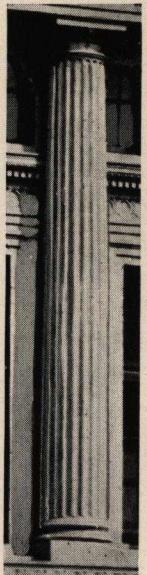
1. DÓRIC  
ORDER  
*Greek*



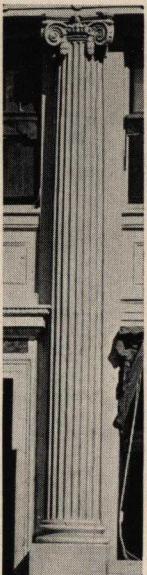
2. IONIC  
ORDER  
*Greek and Roman*



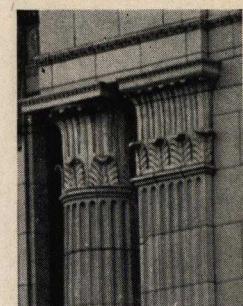
3. CORINTHIAN  
ORDER  
*Roman*



4. TUSCAN  
ORDER  
*Roman*



5. COMPOSITE  
ORDER  
*Roman*

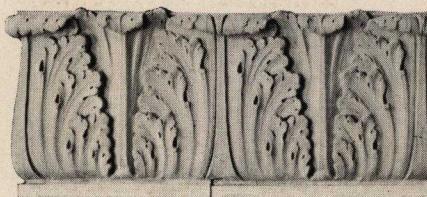


6. COLUMN & PILASTER  
IN COMBINATION  
*Palmette Capital*



7. GREEK WAVE  
MOTIF

These columns illustrate the famous Five Orders of classic architecture



8. ACANTHUS



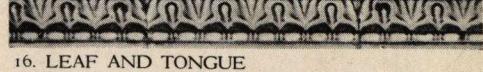
9. ANTHEMION



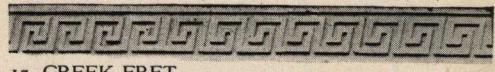
14. EGG AND DART



15. DENTILS



16. LEAF AND TONGUE

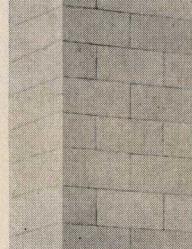


17. GREEK FRET

*Four typical classic ornamental details*



10. CARTOUCHE



11. ASHLAR



12. CONSOLE



13. QUOINS



18. GREEK CROSS

## THE MATERIAL ILLUSTRATED IS TERRA COTTA

1. Rivoli Theatre, New York City, (shown for comparison), Thomas W. Lamb, Architect.
2. First National Bank, Santa Maria, Calif., Perseo Righetti, Architect (see page 25).
3. U. S. National Bank, Portland, Ore., A. E. Doyle, Architect (see page 2).
4. National City Bank, Grand Rapids, Mich., Williamson & Crow, Architects (see page 12).
5. Bank of Alex Brown, Walnut Grove, Calif., Wm. H. Weeks, Architect.
6. First National Bank, Kalamazoo, Mich., Weary & Alford Co., Oscar Wenderoth, Supervising Architect (see page 21).
7. Pingree National Bank, Ogden, Utah, F. W. Moore, Architect (see page 27).
8. U. S. National Bank, Portland, Ore., A. E. Doyle, Architect (see page 2).
9. Farmers State Bank, Brighton, Colo., Fisher and Fisher, Architects.
10. Bank of Italy, Fresno, Cal., R. F. Felchlin, Architect (see page 12).
11. The San Francisco Remedial Loan Association, San Francisco, Cal., Frederick Whitton, Architect (see page 4).
12. Northern California Bank of Savings, Marysville, Calif., W. H. Parker, Architect (see page 13).
13. Sheridan National Bank, Sheridan, Wyo., Baerresen & Wiegard, Architects.
14. Los Angeles Trust and Savings Bank, Los Angeles, Calif., Parkinson and Bergstrom, Architects.
15. Los Angeles Trust & Savings Bank, Los Angeles, Calif., Parkinson and Bergstrom, Architects.

# ARCHITECTURAL DETAILS

## SERIES A



19. CURVED PEDIMENT



20. POINTED PEDIMENT



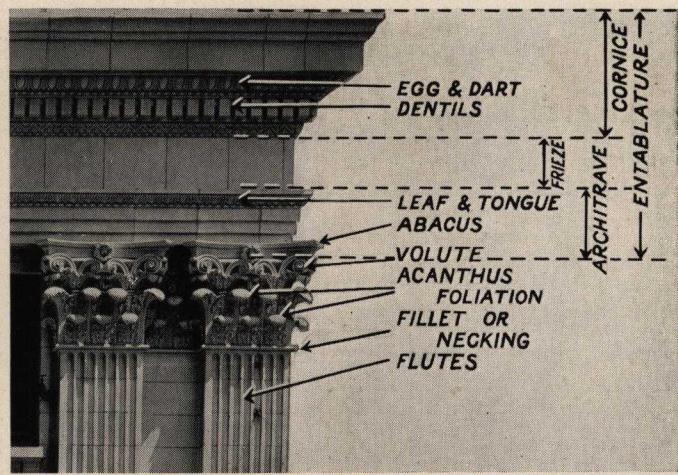
21. BROKEN PEDIMENT



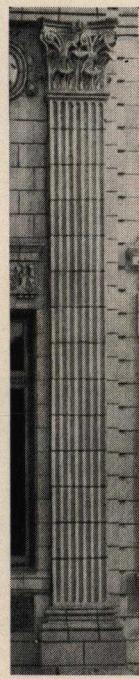
23. PILASTER WITH RENAISSANCE "ARABESQUE" DECORATION



22. MARQUISE



30. DETAILS OF CORINTHIAN ENTABLATURE AND CAPITALS

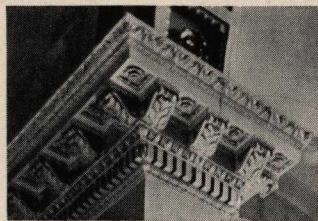


24. CORINTHIAN PILASTER

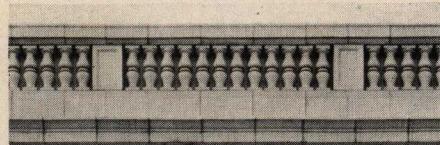
With each of the five orders of classic columns was developed a flat pilaster of corresponding design



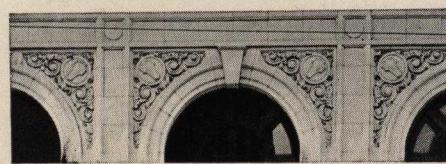
25. LUNETTE



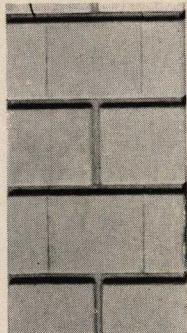
26. MODILLIONS  
*The foliated brackets in Corinthian entablature*



27. BALUSTRADE



28. SPANDRELS  
*The area between the vertical and horizontal members bounding an arch.*



29. RUSTICATION OR ACCENTUATED JOINTS

### THE MATERIAL ILLUSTRATED IS TERRA Cotta

16. Los Angeles Trust & Savings Bank, Los Angeles, Cal., Parkinson and Bergstrom, Architects.
17. Marx & Bensdorf Bank, Memphis, Tenn., Jones & Furbinger, Architects (see page 12).
18. Farmers & Merchants State Savings Bank, Manchester, Iowa, The Lytle Company, Architects (see page 20).
19. Perth Amboy Savings Institution, Perth Amboy, N. J., Holmes & Winslow, Architects (see page 6).
20. The First National Bank, Sheridan, Ind., Charles H. Byfield, Architect.
21. Irving National Bank, New York City, Trowbridge & Livingston, Architects.
22. Hellman Commercial Trust & Savings Bank, Los Angeles, Cal., Walker & Eisen, Architects (see page 11).
23. Fidelity Trust & Savings Bank, Chicago, Ill., A. H. Andrews Co., Architects (see page 17).
24. Bank of Toronto, Montreal Canada, Hogle and Davis, Architects.
25. People's State Bank, Guthrie Center, Iowa, The Lytle Company, Architects (see page 20).
26. Fidelity Trust & Savings Bank, Chicago, Ill., A. H. Andrews Co., Architects (see page 16).
27. Calvert Bank, Baltimore, Md., A. Cookman Leach, Architect.
28. E. O. Tenison & Sons, Dallas, Texas, C. D. Hill and Co., Architects (see page 14).
29. Irving National Bank, New York City, Trowbridge & Livingston, Architects.
30. Los Angeles Trust & Savings Bank, Los Angeles, Cal., Parkinson & Bergstrom, Architects.



© 1918 Irving Underhill  
N. Y. C.

NEW YORK'S TERRA COTTA LINE

## MEMBERS OF NATIONAL TERRA COTTA SOCIETY

*Executive Offices, One Madison Avenue, New York*

AMERICAN TERRA COTTA & CERAMIC CO.,  
1701 Prairie Ave., Chicago, Ill.

ATLANTA TERRA COTTA COMPANY  
Third National Bank Bldg., Atlanta, Ga.

ATLANTIC TERRA COTTA COMPANY,  
350 Madison Ave., New York, N. Y.

BRICK, TERRA COTTA & TILE COMPANY,  
Corning, N. Y.

N. CLARK & SONS,  
116 Natoma Street, San Francisco, Cal.

CONKLING-ARMSTRONG TERRA COTTA CO.,  
Nicetown, Philadelphia, Pa.

DENNY-RENTON CLAY & COAL COMPANY,  
Pioneer Building, Seattle, Wash.

THE DENVER TERRA COTTA COMPANY,  
W. First Ave. and Umatilla St., Denver, Colo.

FEDERAL TERRA COTTA COMPANY,  
101 Park Ave., New York.

GLADDING, McBEAN & COMPANY,  
Crocker Building, San Francisco, Cal.

INDIANAPOLIS TERRA COTTA COMPANY,  
Olney and Roosevelt Sts., Indianapolis, Ind.

KANSAS CITY TERRA COTTA & FAIENCE CO.,  
19th St. and Manchester Ave., Kansas City, Mo.

O. W. KETCHAM,  
Builders' Exchange Bldg., Philadelphia, Pa.

LIVERMORE FIRE BRICK WORKS,  
604 Mission St., San Francisco, Cal.

LOS ANGELES PRESSED BRICK COMPANY,  
Frost Building, Los Angeles, Cal.

MIDLAND TERRA COTTA COMPANY,  
520 Chamber of Commerce Bldg., Chicago, Ill.

NEW JERSEY TERRA COTTA CO.,  
Singer Building, New York.

NEW YORK ARCHITECTURAL TERRA COTTA CO.,  
401 Vernon Ave., Long Island City, New York.

NORTHERN CLAY COMPANY,  
Auburn, Wash.

THE NORTHWESTERN TERRA COTTA COMPANY,  
2525 Clybourn Ave., Chicago, Ill.

ST. LOUIS TERRA COTTA COMPANY,  
5815 Manchester Ave., St. Louis, Mo.

SOUTH AMBOY TERRA COTTA COMPANY,  
150 Nassau St., New York.

TROPICO POTTERIES, INC.,  
Glendale, Los Angeles County, Cal.

WASHINGTON BRICK, LIME & SEWER PIPE CO.,  
Washington St. and Pacific Ave., Spokane, Wash.

WESTERN TERRA COTTA COMPANY,  
Franklin Ave. and Mo. Pac. Ry., Kansas City, Kan.

WINKLE TERRA COTTA COMPANY,  
Century Building, St. Louis, Mo.

National Terra Cotta Society is a bureau of service and information operating for the Terra Cotta manufacturers of the United States. Its publications cover not only the technical and structural use of the material but show, as well, examples of its application to buildings of various types.

© 1919 G. Moulin  
San Francisco



SAN FRANCISCO'S TERRA COTTA LINE

---

## P U B L I C A T I O N S

---

### *Brochure Series*

- Volume I. "Present-Day Schools"
- Volume II. "Modern Theatres"
- Volume III. "Attractive Shops"
- Volume IV. "Better Banks"
- Volume V. "Recent Automotive  
Buildings"

Each of these brochures, of the specific value shown by its title, is of 32 pages, profusely illustrated. Any of these brochures will be sent on receipt of 10 cents in stamps.

### Volume VI. "Terra Cotta Defined"

A brochure of 32 pages, showing by photographs of interesting and important buildings of all types not only what Terra Cotta is, but what it means to owners and tenants. It will be sent on receipt of 10 cents in stamps.

### Standard Construction

Cloth bound. 14 x 10½. 70 plates.  
160 pages. A technical work illustrating Terra Cotta construction, jointing, engagement with steel and concrete frame, anchors and flashing. Price, \$2.50. Sent free to architects, engineers or builders for professional use.

NATIONAL TERRA COTTA SOCIETY  
U. S. A.

